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Synopsis for Ph.D. Registration

On

The Impact of E-Commerce on the Offline Retail Business in Jharkhand:- A Case Study of Gumla District.

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1. Introduction

The advent of e-commerce in India has been a significant aspect of globalization, transforming the way businesses operate and consumers shop. E-commerce has bridged the geographical gaps, connecting Indian businesses to the global market and enabling consumers to access products and services from around the world. Globalization has facilitated the growth of e-commerce in India, enabling businesses to reach a wider audience and access new markets.E-commerce platforms have leveraged technology to create a seamless shopping experience, allowing consumers to browse, compare and purchase products from anywhere in the world. This growth has been driven by a range of factors including the increasing adoption of smartphone. The expansion of online market places and growing popularity of digital payment systems as a result of e-commerce has been an essential channel for business to reach customer and drive sales.

The covid -19 pandemic also has driven a significant shift in consumer behaviour in India with a growing number of people turning to online shopping . This trend is driven by the convenience , flexibility and safety of online shopping and is likely to continue in the post-pandemic world. As a result businesses must adapt to this new reality and invest in digital technologies to remain competitive.

Offline retail business have faced significant challenges after the Covid-19 pandemic. They are struggling to compete with online giants such as Amazon and Flipkart. Offline retailers have faced a range of challenges including declining foot traffic,reduced sales and increased competition from online retailers. While e-commerce present opportunities for growth and innovation it also poses challenges for offline retail business and regulating framewok.

Gumla a district in the state of Jharkhand, India has witnessed significant economic and social changes in recent year .one of the key drivers of this change is the growth of e-commerce which has transformed the way people shop and interact with businesses. E-Commerce has brought about a paradigm shift in the offline retail business,offering consumers a convenient flexible and often cost - effective way to purchase goods and service. consumers in Gumla are increasingly turning to online shopping due to its convenience, flexibility and often lower price .This shift in consumer behaviour has significant implications for offline retailers, who must adapt to the changing needs and preference of their customers.This study on the impact of e-commerce on offline retail business with

reference to Gumla district will examine the impact on retailers who are struggling to adapt to the changing scenario and are forced to close their business due to the rise of e-commerce.

1.1. Profile of Gumla District

Blessed with natures beauty , the district of Gumla is covered by dense forests, hills and rivers. It is situated in the southwest portion of the Jharkhand State. The District was carved out of Ranchi District on 18th May 1983. Previously it was a sub-division of old Ranchi district. The various legends are in currency regarding its name . The most popular one ascribes to its word 'Gumla' in Mundari language, which relates to the occupation of the local Tribes in rice processing work (dhan-kutna). The second legend 'Gau-mela' relates to cattle fair. Cattle fair was weekly held in Gumla town every Tuesday. In rural areas, Nagpuri and Sadri people still call it 'gomila".[1]

According to the 2011 census Gumla district has a population of 1,025,213, roughly equal to the nation of Cyprus or the US state of Montana. This gives it a ranking of 439rd in India (out of a total of 640). The district has a populatio density of 193 inhabitants per square kilometre (500/sq mi). Its population growth rate[2] over the decade 2001-2011 was 23.21%. Gumla has a sex ratio of 993 females for every 1000 males and a literacy rate of 65.73%. 6.35% of the population lives in urban areas. Scheduled Castes and Scheduled Tribes make up 3.17% and 68.94% of the population respectively.

In Gumla district there are 23 Bauxite mines and 68 Stone mines. Besides these there is good number of brick makers. A total number of 1549 labourers are engaged in Bauxite & Stone mines. The main commercial activities is based on agriculture and forest products .The farmers mainly sale paddy, vegetables, pulses and produces based on forest products. Besides these necessary goods such as clothes, grocery items are imported from different places. Most people of this area are engaged in agriculture, it is necessary to promote the people for commercial activities, so that they can earn money and improve their economic status.Scope for development and constraints to growth.

E-commerce in Gumla offers opportunities for local businesses, especially in agriculture, by providing new market access and potential sales growth. However, it also poses challenges, such as competition for traditional retailers and the need to adapt to new technologies.

Despite logistical hurdles, e-commerce can contribute to business growth, economic development, and job creation in Gumla.

1.2 Landscape of E-commerce and Offline Retail Business

Meaning of E-commerce:- E-commerce or electronic commerce, is the process of buying and selling goods and services over the internet. It involves the exchange of products or services between businesses, consumers, or both. E-commerce business is facilitated through platforms such as websites, mobile apps, or online marketplaces.

Where E-commerce once described a simple process—a consumer purchase from an e-commerce site, for instance—the term has expanded as technologies have advanced. Today, e-commerce can refer to business-to-business commerce or internal business transactions. It can also apply to, for example:

- E-commerce is the buying and selling of goods and services over the internet.
- It is conducted over computers, tablets, smartphones, and other smart devices.
- Almost anything can be purchased through e-commerce today, and it has lowered the barriers to entry for many types of businesses, such as retailers.
- E-commerce can be a substitute for brick-and-mortar stores, though some businesses choose to maintain both.

- E-commerce operates in several market segments, including business-to-business, business-to-consumer, consumer-to-consumer, and consumer-to-business.

1.3 The Historical Development of Commerce

The evolution of commerce has been a remarkable journey, transforming significantly over time. From ancient bartering systems to modern e-commerce, the way people conduct business has undergone substantial changes. Early societies relied on exchanging goods and services through bartering, which gradually gave way to more sophisticated methods like cattle trade and shell trading. The invention of coins revolutionized commerce, enabling standardized transactions in bustling marketplaces. The introduction of paper money and credit cards further streamlined transactions, making commerce more convenient and accessible. The advent of the internet marked a new era in commerce, giving rise to e-commerce and transforming the way people shop, buy, and sell goods and services. Today, e-

commerce continues to shape the global economy, offering unparalleled opportunities for businesses and consumers alike.

a) Bartering: Early form of commerce where goods were exchanged for mutual benefit.
- Example: Trading wheat for cloth.

b) Cattle Trade: Livestock used as a form of currency or trade.
    a. Example: Cows, buffalo, and camels used for trade.

c) Shells and Precious Materials: Used as early forms of money.
    b. Example: Cowrie shells in ancient China.

d) Invention of Coins: Standardized metal currency introduced.
    c. Example: First coins made of electrum in Lydia (modern-day Turkey).

e) Markets: Physical places for buying and selling goods.
    d. Example: Bazaars and marketplaces in city centers.

f) Paper Money: Paper currency introduced for convenience.
    e. Example: First paper money in China during the Song dynasty.

g) The Silk Road: Ancient trade route connecting Asia and Europe.
    f. Example: Exchange of goods like silk, spices, and precious stones.

h) Age of Exploration: European discovery of new trade routes.
    g. Example: Discovery of America and new sea routes.

i) Gold Standard: Currency value linked to gold.
    h. Example: Fixed price for gold determining currency value.

j) Credit Cards: Deferred payment option for purchases.
    i. Example: First credit card introduced by Diners' Club in 1950.

k) Electronic Data Interchange (EDI): Digital transfer of business data.
    j. Example: Enabling businesses to exchange information electronically.

l) E-commerce: Buying and selling goods online.
    k. Example: Rise of online marketplaces like Amazon and eBay.

m) Mobile Commerce: Shopping through mobile apps and websites.
- Example: Increased mobile app usage for online shopping.

These points highlight the significant stages in the evolution of commerce, from early bartering systems to modern e-commerce and mobile.

1.4 E-commerce Evolution: A Brief Overview

E-commerce has transformed the way people shop and conduct business. Here's a concise history:

Global E-commerce:

i. 1979: Michael Aldrich invented online shopping.

ii. 1990s: Internet adoption enabled e-commerce growth.

iii. 1995: Amazon and eBay were founded.

iv. Late 1990s: Dot-com boom and bust.

v. Mobile revolution: Smartphones enabled on-the-go shopping.

vi. Social commerce: Social media platforms became sales channels.

1.5 E-commerce in India:

- **1991-2000:** Liberalization and entrepreneurship growth.
- **2000-2010:** Dot-com boom and bust, emergence of Flipkart.
- **2010-2015:** Mobile e-commerce rise.
- **2015-2020:** Explosive growth, Amazon's entry.
- **2020-present:** COVID-19 pandemic accelerates growth.

Today, India's e-commerce market is dominated by Amazon, Flipkart, and Reliance JioMart, with niche players emerging.

1.6 E-commerce market size India 2014-2030:

Owing to the increasing internet user base and favorable market conditions, India has a lot of potential in the e-commerce industry. Growing at an exponential rate, the market value of the e-commerce industry in India was 123 billion U.S dollars in 2024. This number was estimated to reach 300 billion U.S. dollars by 2030.

1.7 E-commerce platforms:

The competition in the e-commerce business in India is fierce. The market is filled with many local and foreign companies trying to hold the maximum market share. Flipkart and Amazon were the leading ecommerce retailers in the country. Moreover, electronics and apparel are the most popular shopping categories among Indian consumers**.**

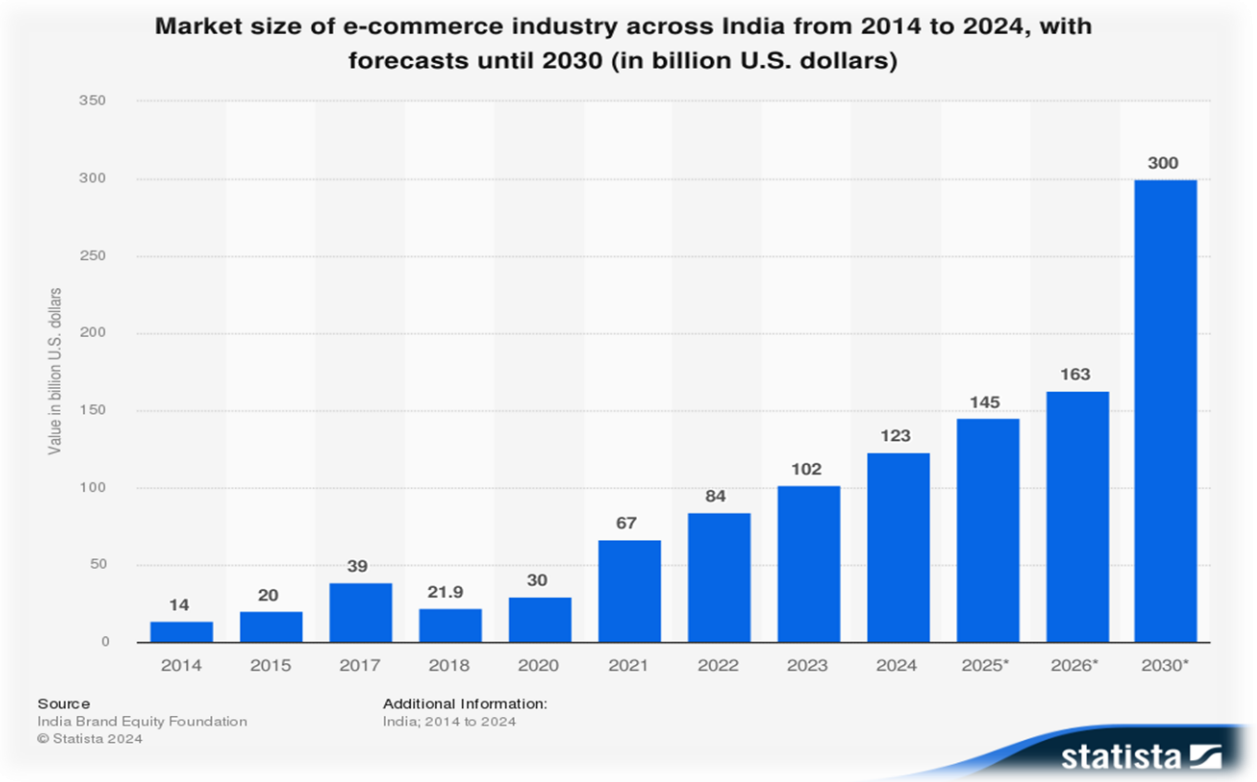

Figure 1: Market Size of E-commerce Industries across India (in Billion USD)
Source : (https://www.statista.com/statistics/792047/india-e-commerce-market-size/)

1.8 Growing trend of E-commerce

Increasing growth in the e-commerce industry is attributed to a number of reasons. Digitizing the economy and provision of affordable internet are a few of many reasons that boosted the growth of digital sales in India. In 2024, the e-commerce sales across India were estimated to increase by over 19 percent. Consequently, the revenue-generating potential has also increased. The average retail e-commerce revenue collected per user was more than 85 U.S dollars.[3]

1.9 E-Commerce Business Models Categorization

Developing a successful e- commerce business requires many factors to be considered and a lot of factors that must be well thought out. This is a timely and detailed process that involves a lot of research and much consideration.

All online commercial transactions between a customer and a seller in an online marketplace are a part of e-commerce. Businesses need to centralize their operations according to a workable architecture, which is called an E-Commerce Administration Model:

1.10 E-commerce Business Models

- B2B (Business-to-Business): Transactions between companies.
- B2C (Business-to-Consumer): Sales of consumer goods directly to customers.
- C2C (Consumer-to-Consumer): Transactions between consumers via online platforms.
- C2B (Consumer-to-Business): Freelancers selling services or products to businesses.
- B2A/B2G (Business-to-Administration/Government): Government transactions with businesses.
- G2B (Government-to-Business): Government delegating tasks to private organizations.
- G2C (Government-to-Citizen): Government services and auctions for citizens.
- C2A (Consumer-to-Administration): Electronic transactions between consumers and public administration.

1.11 The Historical overview of traditional retail business:-

India's retail industry has evolved from traditional village bazaars and Kirana stores to modern malls, supermarkets, and e-commerce platforms. The industry continues to adapt to changing consumer preferences, offering diverse retail formats.

Types of Retail Formats in India:-

- Kirana stores: Small neighborhood shops.
- Street markets: Vibrant marketplaces.
- Malls: Modern retail formats.
- Departmental stores: Large stores with varied products.
- Supermarkets: Self-service stores.
- Convenience stores: Small stores for quick purchases.
- Specialty stores: Stores focusing on specific products.

The retail industry in India continues to evolve, adapting to changing consumer preferences.

1.12 Online Business Vs Offline Business – Side By Side Comparison

The rise of digital technology has transformed the way businesses operate, with online and offline models emerging as two distinct approaches. Understanding the differences between these models is crucial for entrepreneurs and businesses to make informed decisions about their operations. Here's a detailed comparison of online and offline businesses:-

i. **Physical Presence**
   - Offline Business: Requires a physical location, such as a store or office.
   - Online Business: Does not require a physical location.

ii. **Customer Interaction**
   - Offline Business: Face-to-face interaction.
   - Online Business: Virtual interaction.

iii. **Product Viewing**
   - Offline Business: Physical product viewing.
   - Online Business: Digital product representation.

iv. **Operational Costs**
   - Offline Business: Higher costs for rent, utilities, and staffing.
   - Online Business: Lower costs, with reduced need for physical infrastructure.

v. **Reach**
   - Offline Business: Limited to local customers.
   - Online Business: Global reach.

vi. **Availability**
   - Offline Business: Limited hours.
   - Online Business: 24/7 availability.

vii. **Product Return Rate**
   - Offline Business: Lower return rates due to physical product trials.
   - Online Business: Higher return rates due to potential sizing or quality issues.

viii. **Business Flexibility**
   - Offline Business: Less flexible, with physical changes required.
   - Online Business: More flexible, with easy online updates.

ix. **Marketing Strategies**
   - Offline Business: Traditional marketing (print, TV, radio).
   - Online Business: Digital marketing (social media, SEO, email).

x. **Customer Relationship**
   - Offline Business: Personal, face-to-face relationships.
   - Online Business: Virtual relationships.

xi. **Inventory Management**
   - Offline Business: Physical inventory management.
   - Online Business: Digital inventory management.

xii. **Scalability**

- Offline Business: Limited scalability due to physical constraints.
- Online Business: Greater scalability, with potential for rapid growth.

xiii. Payment Processing

- Offline Business: Cash, card, and other traditional payment methods.
- Online Business: Digital payment methods (online banking, e-wallets).

xiv. Security Concerns

- Offline Business: Physical security concerns (store safety).
- Online Business: Cybersecurity concerns (data protection).

xv. Customer Service

- Offline Business: Face-to-face customer service.
- Online Business: Virtual customer service (email, chat, phone).

xvi. Data Collection

- Offline Business: Limited customer data collection.
- Online Business: Extensive customer data collection (analytics, tracking).

xvii. Competition

- Offline Business: Local competition.
- Online Business: Global competition.

xviii. Product Demonstration

- Offline Business: Physical product demonstrations.
- Online Business: Digital product demonstrations (videos, tutorials).

xix. Target Market

- Offline Business: Local target market.
- Online Business: Global target market.

xx. Branding

- Offline Business: Physical branding (storefront, signage).
- Online Business: Digital branding (website, social media).

xxi. Customer Loyalty

- Offline Business: Personal relationships foster loyalty.
- Online Business: Digital engagement and loyalty programs.

xxii. Returns and Refunds

- Offline Business: In-store returns and refunds.
- Online Business: Online returns and refunds process.

xxiii. Supply Chain Management

- Offline Business: Physical supply chain management.

- Online Business: Digital supply chain management.

xxiv. Employee Management

-Offline Business: Physical employee management.

-Online Business: Remote employee management.

xxv. Technology Integration

- Offline Business: Limited technology integration.
- Online Business: High technology integration (e-commerce platforms, automation).

By understanding these differences, businesses and consumers can choose the best model for their needs and goals

2. Review of Literature

E-commerce presents challenges and opportunities for offline retailers, and adapting to the changing retail landscape requires omnichannel approaches, enhanced in-store experiences, data analytics, and strategic partnerships.The paper concludes with an outlook on the future of the offline retail industry, suggesting that continual innovation and customer-centric approaches are key for success. The findings of this research can provide valuable insights for offline retailers seeking to navigate the rapidly evolving retail environment in the age of e-commerce. **Wang, T. (2023).**[4]

E-commerce has significantly impacted India's traditional retail industry, offering potential for growth, cost savings, and customer-centric strategies, while also challenging traditional businesses' reach and operations. This study analyzes how the rise of e-commerce platforms has changed consumer preferences, market trends, and competitive dynamics through a combination of qualitative and quantitative research approaches. Utilizing conceptual models from the 10literature on technology adoption, marketing, and economics, it pinpoints the main forces and barriers affecting traditional retailers' acceptance of e-commerce and the ensuing restructuring of the retail sector. **Ranjan, S. (2024).**[5]

The pandemic crisis in India has increased e-commerce sales, particularly in the retail sector, due to lockdowns and social distancing, but also presents challenges for e-commerce platforms. The paper tries to understand and explore the impact of enhancing e-commerce platforms, steadily capturing the retailer’s business, and reducing the sales bar graph, ignited by the coronavirus pandemic condition were lockdown, social distancing pave the new opportunities for the e-commerce platform. Indian perception is usually being traditional approach toward a buying behaviour which is the retail business for shopping as they were

familiar with physical shopping patterns. However, due to advanced technology, people were attracted to the virtual world. **Kumar, P., & Kumar, R. (2021).**[6]

The work in this paper is focusing on shifting a unorganised retailer to big retail outlets and to e-retail like Big Bazaar, Reliance and e -retail companies . It states that Convenience and ease of shopping is one such thing which is attracting the consumers to go for e-shopping, E-commerce is popular because online retailers provide proper guarantees. Customers are assured that their products will be delivered in good condition and if not, a replacement and warranty and guarantee policy will be mentioned on it. Customers will feel more relaxed and secure after reading this information. The research also found that online shoppers are interested in shopping by product. The study found that the highest purchases among online shoppers were seen in the clothing segment, which includes movie and concert tickets and electronics. Apart from this, they also like to buy makeup and beauty products. The main purpose of customers going online is the convenience of shopping from anywhere and everywhere and the discount factor which attracts customers towards online shopping. **(Bawa, 2021)**[7]

This study cover the research that E-Commerce is expanding and growing at a goods rate just a little less than 50% of consumers have more preference for online shopping the favourable factors for online retailers are more trust of buyers provides touch and feel experience and buyer can test and check products before purchase retailer should not ignore the threat posed by E-Commerce in the run.This research also states that social media can be the biggest tool for small retailers to establish an online presence and communicate with consumers. Combining offline with online methods will yield great results for local traditional retailers. **(Shekhar, 2020)** [8]

The Digital India programme has given a significant boost to the e-commerce sector by improving connectivity and access to the Internet in the country. While the e-commerce sector is flourishing under the Digital India programme, traditional retail is facing challenges. The rapid growth of e-commerce has increased competition and traditional retailers are struggling to keep up. Employment opportunities in regional retail in the traditional retail sector may decline as customers are moving towards online shopping, affecting local jobs. The government should address concerns related to taxation, data privacy, consumer

protection and intellectual property rights to ensure fair competition and a suitable business environment for both e-commerce and traditional retail sectors. **(Dixit, 2023)**[9]

E-commerce has significantly impacted traditional brick-and-mortar stores, affecting sales, consumer habits, operational efficiencies, and market competitiveness. The purpose of this research is to examine how online shopping has affected brick-and-mortar stores and to ascertain the variables that have led to their survival or demise. a thorough grasp of the impact of e-commerce on brick-and-mortar retail sales, consumer habits, operational efficiencies, and market competitiveness is provided by reviewing relevant literature, analysing relevant industry reports, and examining relevant case studies. It also delves at how brick-and-mortar stores are adapting to the rise of online shopping. **S. (2023).**[10]

Online business growth is increasing, posing a threat to offline retailers and reducing sales and profits, requiring new strategies to survive in the competitive market. this paper is to analyse the factors which helps to growth of the online business.Factors include convience of time, cost effectiveness, and many more which leads to online shopping and because of these offline business are facing various challenges. additionally, the study investigate that what strategies is used by offline business to retain in this competitive world.it also finds that offline business has facing decrease in sales and profit. it is very tuft for small business to survive in this era. They are facing fear of losing their livelihood because of online business as their profitability of is very much affected by it but still they are trying new new strategies like giving free home delivery and many more to survive in the market. the study has limited time, cost and area but we have tried to give our best effort to the study to give the best result **Joshi, S. (2025).**[11]

The e-commerce revolution has profoundly transformed the retail landscape, reshaping consumer behavior, business strategies, and the overall market structure.this research provides a comprehensive analysis of the e-commerce revolution's impact on traditional retail, offering insights into the challenges and opportunities it presents. Understanding these dynamics is crucial for businesses, policymakers, and consumers as they navigate the evolving landscape of retail commerce in the digital age. **Tiwari, A. (2023).**[12]

3. Research Gap

Despite the growing body of research on the impact of e-commerce on traditional retail businesses, there remains a significant gap in understanding the specific effects on offline retail businesses in smaller towns like Gumla District .Existing studies have primarily focused on urban areas and large retail chains, neglecting the experiences of small and medium-sized enterprises (SMEs) in rural or semi-urban regions. So a study focusing on a smaller town like Gumla is the need of hour. Hence the researcher has selected this topic.

4. Research Problem

The rapid growth of e-commerce has significantly impacted traditional retail businesses, particularly in smaller towns like Gumla District where small and medium-sized enterprises (SMEs) are struggling to adapt to the changing retail landscape. The lack of understanding of the specific effects of e-commerce on offline retail businesses in smaller towns hinders the development of effective strategies for local retailers to thrive in a rapidly changing retail environment. some of the problems that need to be investigated in research are:-

a. What is the impact of e-commerce on sales and revenue for offline retail businesses in Gumla District.?
b. How do small and medium-sized enterprises (SMEs) in Gumla District adapt to the rise of e-commerce?
c. What are the key challenges and opportunities faced by offline retail businesses in Gumla District in the context of e-commerce?
d. How do consumer behaviors and preferences influence the impact of e-commerce on offline retail businesses in Gumla District?
e. What strategies can offline retail businesses in Gumla District employ to thrive in a rapidly changing retail environment?

5. Importance of the Study

a. Understanding the Local Market: The study will provide insights into the Gumla market, helping businesses and policymakers understand the impact of e-commerce on local retail.

b. Assessing the Competitive Landscape: The study will analyze the competition between online and offline retail businesses, identifying opportunities and challenges for local retailers.
c. Informing Business Strategies: The findings will help offline retailers develop strategies to adapt to the changing market, leveraging e-commerce opportunities and mitigating its negative impacts.
d. Supporting Local Economic Development: The study will contribute to the understanding of the local economy, informing policies and initiatives that promote economic growth and development in Gumla.
e. Identifying Opportunities for Innovation: The study will highlight areas where e-commerce can be leveraged to innovate and improve offline retail businesses, enhancing customer experiences and increasing competitiveness.
f. Providing Insights for Policymakers: The study will offer recommendations for policymakers to create a supportive environment for local businesses, addressing challenges and opportunities arising from e-commerce.
g. Enhancing Customer Understanding: The study will provide insights into customer behavior and preferences, helping businesses tailor their offerings and services to meet local needs.

6. Objectives of the Study

- To investigate the impact of e-commerce on the sales and revenue of offline retail businesses in Gumla District.
- To analyze the changes in consumer behavior and shopping patterns in response to the growth of e-commerce in Gumla District.
- To identify the challenges and opportunities faced by offline retail businesses in Gumla District due to the rise of e-commerce.
- To explore the strategies adopted by offline retail businesses in Gumla District to compete with e-commerce platforms.
- To examine the effect of e-commerce on the overall retail landscape in Gumla District and its implications for local economic development.

7. Hypothesis

A hypothesis is a statement to be tested based on research techniques .The following hypothesis have been formulated for this study-

$H0_1$: E-commerce has no significant impact on offline retail sales in Gumla District.

$H1_1$: E-commerce has a significant negative impact on offline retail sales in Gumla District.

$H0_2$: Consumers do not prefer online shopping for convenience, pricing and product variety.

$H1_2$: Consumers prefer online shopping for convenience, pricing and product variety.

8. Research Methodology

Research design-

This study will combine descriptive and explanatory research. Descriptive research will outline the current situation and characteristics and explanatory research will identify relationships and causal mechanisms. Both research will provide a comprehensive understanding of the impact of e-commerce on offline retail in Gumla.

Sampling Area-

The sample area for this study is Gumla. Offline retailers including local shopkeepers, street vendors and grocery store owners will be surveyed. This area has been selected to understand the dynamics of traditional retail trade in Gumla. The aim of the study is to gather information about the challenges and opportunities faced by these retailers.

Sampling Method-

This study will use probability sampling methods. Stratified sampling and random sampling are suitable options. These methods ensure random selection and representation. This approach reduces bias and increases generalizability of findings.

Sampling Size and Classification-

Sample size of 300 respondents into two main groups. Divided into consumer local residents and offline retailers. Consumer local residents include 150 individuals from Gumla,

comprising students, working professionals, and homemakers. Offline retailers include 150 businesses, such as local shop owners, street vendors, and Kirana store owners. These participants will provide insights into traditional retail dynamics and the impact of e-commerce.

- **Consumers (Local Residents): 150 respondents**

Categorized based on:

Age: Youth (18-30), Adults (31-50), Seniors (51+)

- **Students**
- **Working Professionals**
- **Homemakers**

- **Offline Retailers: 150 respondents**

Categorized based on:

- Local Shop Owners: (grocery, clothing, electronics, pharmacy and general stores owners)

- Street Vendors: (Fruit and vegetable, street food, clothing, ,handicrafts and accessories vendors)

- Kirana Store Owners/Traditional Retailers: (small family-owned stores selling groceries, daily essentials, household items, snacks, and beverages)

Methods of Data Collection

This study will use surveys, interviews, observations and questionnaire. Surveys will collect data from retailers and consumers. Interviews will provide in-depth insights. Observations will capture consumer behavior in offline retail settings A questionnaire will be designed by considering various literatures to collect specific data from respondent.

Data Analysis and its tool

The data analysis of the study will combine descriptive statistics to summarize the characteristics and inferential statistics to draw conclusions. Descriptive, correlation, regression data analysis tools and other specific tests will be used to analyze the study. This approach will help in understanding consumer behavior, preferences and challenges faced by offline retailers.

9. Limitation of the Study

While this study provides valuable insights into offline retail dynamics in Gumla, it is not without limitations. The following points highlight some of these limitations:-

I. **Sample size and representation**: Limited sample size or biased sampling may not accurately represent the entire population.
II. **Geographic scope**: Focusing on Gumla may not be generalizable to other regions.
III. **Data collection methods**: Surveys, interviews, and observations may have inherent biases.
IV. **Time constraints**: Limited time frame may not capture seasonal or long-term trends.
V. **Respondent bias**: Retailers and consumers may not respond truthfully.

10. Tentative Chapterisation

1. Introduction and Review of Literature.
2. Profile of Gumla District with Reference to Offline Retail Marketing.
3. Online Business Vs Offline Business – Side By Side Comparison.
4. Data Analysis and Hypothesis Testing .
5. Conclusion, Findings and Suggesion.

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